



State of South Carolina
Office of The Lieutenant Governor

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Office on Aging
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**Lt. Governor's Office on Aging: 4,400 in Berkeley County
Undecided on Medicare Prescription Drug Benefit**

4,400 in Berkeley County Have No Insurance Help With Medications

(Columbia, S.C.) Approximately 4,400 seniors in Berkeley County who could enroll in the prescription drug benefit offered by Medicare have no insurance to help them pay for their medications, according to the latest numbers from the federal government.

The latest statistics from the US Centers for Medicare and Medicaid Services (CMS), which oversees the new drug program, indicate almost four out of every 10 of South Carolina's 655,000 current Medicare beneficiaries have neither made a decision about enrolling in a Medicare Part D drug insurance plan nor have coverage through an alternative plan.

Based on the 2000 census, that equates to at least 4,400 in Berkeley County alone. If they fail to act before the May 15 deadline established for people who are currently eligible, those 4,400 folks could be looking at much higher insurance premiums in the future.

"We are concerned about it, and my office is doing everything we can to make sure that every person in South Carolina who could benefit from this program knows about it and understands their options before the deadline," said Lt. Governor André Bauer, head of the state Office on Aging. "It is a completely voluntary program, but people need to understand that just like with any insurance plan, it's going to cost more the longer you wait to buy it. Signing up now, even if you don't currently have big drug bills, could save you and your family a lot of money if you get sick in the future."

– more –

If a person who is currently eligible for Part D coverage does not enroll in a Medicare prescription drug plan by May 15 and also does not have equivalent prescription drug coverage from another source, his or her future Medicare Part D premiums will increase by 1% for each month without coverage. For example, premiums would be 36% higher for someone who waited 3 years to enroll.

Using Berkeley County's 2000 census figures of 11,000 residents 65 and older, approximately 6,600 residents are covered by a prescription drug plan, either Medicare Part D or a retirement health plan rated as good as or better than the Medicare program. Statewide, about 250,000 people have no coverage while slightly more than 400,000 are covered.

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South Carolina by the Numbers

CMS calculates the numbers for South Carolina this way:

As of February 11, out of the current pool of approximately 655,000 Medicare-eligible individuals in the state (includes people who are age 65 and older, and people of all ages with disabilities).

- 86,695 have signed up for one of the "stand-alone" drug benefit plans that works with traditional Medicare Parts A and B;
- Another 21,081 have opted for HMO-style "Medicare Advantage" plans that include prescription drug coverage;
- 113,588 were "dual-eligible" for both Medicare and Medicaid and have been auto-enrolled in a stand-alone plan;
- 107,703 people have "creditable coverage" through employer sponsored retirement packages such as the state retiree health plan (Medicare pays a subsidy to employer plans that offer coverage equal to the standard Medicare benefit);
- 74,192 have drug coverage through federal or military retirement plans.

The total of 403,259 indicates that 62% of South Carolina's Medicare beneficiaries have either enrolled in the new Medicare Part D program or are covered by alternate insurance – most likely a Medicare-subsidized employee retirement benefit or veterans benefit package.

For more information, please see "A Special Report for Seniors on Medicare Part D and Other Services" on the Lt. Governor's Office on Aging website, www.aging.sc.gov

For assistance, or to enroll in Medicare Part D coverage, contact:

Medicare: 1-800-Medicare or www.medicare.gov

Lt. Governor's Office on Aging: 1-800-868-9095

Trident Area Agency on Aging: 1-800-894-0415

Berkeley Seniors Inc.: (843) 761-0390